

Form cscnods - ntccsclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-17329-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edelmira I. Marte-DeLeon  
aka Edelmira I. Marte, fka Edelmira I.  
Marte-Camilo  
7349 Remington Avenue  
Pennsauken, NJ 08110

Social Security No.:  
xxx-xx-4095

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 24, 2025

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Edelmira I. Marte-DeLeon  
Debtor

Case No. 20-17329-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jul 24, 2025

Form ID: cscnods

Total Noticed: 49

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2025:**

Recip ID	Recipient Name and Address
db	+ Edelmira I. Marte-DeLeon, 7349 Remington Avenue, Pennsauken, NJ 08110-4014
518860185	Finwise/aff, Finwise Bank, Dallas, TX 75356
518860186	+ First Credit Services, 377 Hoes Lane, Piscataway, NJ 08854-4138
518860190	+ Growing Smiles of Voorhees, 2140 Voorhees Town Ctr, Voorhees, NJ 08043-1911
518860192	Midland Mortgage Co, 999NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6077

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2025 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jul 24 2025 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518860168	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 24 2025 21:28:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
518860167	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 24 2025 21:03:32	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
518860170	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 24 2025 20:59:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518860169	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jul 24 2025 20:59:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518860175	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 24 2025 21:00:45	CKS Financial, P.o. Box 2856, Chesapeake, VA 23327-2856
518860176	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 24 2025 21:00:45	CKS Financial, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
518860172	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 24 2025 21:03:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518860171	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 24 2025 21:03:22	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
518860173	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 24 2025 21:04:05	Capital One Auto Finance, Attn: Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285
518860174	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 24 2025 21:16:22	Capital One Auto Finance, Inc., 3905 Dallas Parkway, Plano, TX 75093-7892
518865590	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:04:13	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518866678	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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518860177	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 24 2025 21:04:15	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518860178	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 24 2025 20:59:00	Comenity Bank/Zales, Po Box 182120, Columbus, OH 43218-2120
518860180	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 24 2025 20:59:00	Comenity Bank/Zales, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518860179	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 24 2025 20:59:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518860182	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 24 2025 21:15:20	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518860181	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 24 2025 21:03:37	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518860184	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 24 2025 21:03:32	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518860183	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 24 2025 21:03:31	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
518905821	Email/Text: bnc-quantum@quantum3group.com	Jul 24 2025 20:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518860188	Email/Text: rj@ffcc.com	Jul 24 2025 20:58:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
518860189	Email/Text: rj@ffcc.com	Jul 24 2025 20:58:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518898304	Email/PDF: bncnotices@becket-lee.com	Jul 24 2025 21:17:01	FinWise Bank, c/o Becket and Lee LLP, PO Box 3002, Malvern PA 19355-0702
518860187	^ MEBN	Jul 24 2025 20:50:34	First Credit Services, Attn: Bankruptcy, Po Box 553 Sciles Ave, Piscataway, NJ 08855-0055
518860191	+ Email/Text: Bankruptcy@ICSystem.com	Jul 24 2025 20:59:00	I.C. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518867165	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2025 21:03:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518901883	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 24 2025 21:04:07	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518860193	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 24 2025 21:03:39	Midland Mortgage Company, Attention: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
518928762	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 24 2025 21:04:03	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518920220	Email/Text: bnc-quantum@quantum3group.com	Jul 24 2025 20:59:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518873004	Email/Text: bnc-quantum@quantum3group.com	Jul 24 2025 20:59:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518920219	Email/Text: bnc-quantum@quantum3group.com	Jul 24 2025 20:59:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518860194	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 24 2025 21:03:31	SyncPPC, Po Box 965005, Orlando, FL 32896-5005
518860195	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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518861505	^ MEBN	Jul 24 2025 21:16:22	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518867171	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 24 2025 20:51:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518920520	+ Email/PDF: ebn_ais@aisinfo.com	Jul 24 2025 21:04:46	US Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
518860197	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 24 2025 20:58:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518860196	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jul 24 2025 20:58:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
520710286	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 24 2025 21:00:45	WEBCOLLEX, LLC, P.O. BOX 2856, CHESAPEAKE, VA 23327-2856
518872307	+ Email/Text: Webcollex@ebn.phinsolutions.com	Jul 24 2025 21:00:45	Webcollex LLC D/B/A CKS Financial, PO Box 2856, Chesapeake VA 23327-2856

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Abt	on behalf of Debtor Edelmira I. Marte-DeLeon leeabt2@verizon.net r40016@notify.bestcase.com

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U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

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